

## IN CLAIMS

Claims 1-17 (cancelled)

- 5 18. (currently amended) A payment system for restaurant merchants that provides privacy of customer bankcard data of a customer from a merchant system, comprising:
- a. a restaurant bill that shows a payment amount and a service code, the service code includes a merchant number identification to a central system that is  
10 separate from the merchant system;
  - b. a wireless device of the customer with, (i) means for entering the service code, a payment amount, and an optional tip into the device, and (ii) means for sending the data to the central system which pre-stores customer data and merchant data;
  - c. central system means for identifying the customer and processing a  
15 payment request from the customer to the merchant by retrieving customer and merchant data and submitting a payment transaction request to an existing payment authorization network;
  - d. central system means for receiving a payment approval record and sending payment approval notification to the customer on the wireless device;
  - 20 e. central system means for sending payment approval notification to the merchant system, wherein the central system having submitted ~~[[originated]]~~ the payment transaction request, the payment system maintains privacy of customer bankcard data from the merchant system.
- 25 19. (previously presented) The system as in claim 18, further comprising:  
the central system stores (i) customer identification means, (ii) a plurality of customer bank account data and (iii) wireless device notification means.

20. (previously presented) The system as in claim 19, further comprising:  
the customer identification means using a personal number that is a combination of wireless device telephone number and a personal identification number that is entered into the wireless device.

21. (previously presented) The system as in claim 18, further comprising:  
the central system stores merchant identification that identify the merchant to a payment authorization network and merchant computer system notification means.

22. (previously amended) The system as in claim 18, where the service code, further comprising:  
the service code includes in addition to the merchant number identification, a table number and a server number.

23. (previously presented) The system as in claim 22 , further comprising:  
the payment approval notification to the merchant system includes the table number and the server number enabling a display terminal interfaced to the merchant system to display payment status data that includes a date, a time, a transaction reference, the table number, the server number, the payment amount, tip and a payment status.

24. (currently amended) A method of payment to restaurant merchants that provides privacy of customer bankcard data of a customer from a merchant system, comprising the steps of:

a. presenting a restaurant bill that shows a payment amount and a service code, the service code includes a merchant number identification to a central system that is separate from the merchant system;

b. entering into a wireless device of the customer, (i) the service code, a payment amount and an optional tip into the device, and (ii) sending the data to the central system which pre-stores customer data and merchant data;

c. identifying the customer and processing a payment transaction from the customer to the merchant by the central system by retrieving customer and merchant data and submitting a payment transaction request to an existing payment authorization network;

5 d. receiving a payment approval record by the central system and sending payment approval notification to the customer on the wireless device;

e. sending payment approval notification to the merchant system, by the central system, wherein the central system having submitted ~~[[originated]]~~ the payment transaction request the payment system maintains privacy of customer data from the merchant system.

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25. (previously presented) The method as in claim 24, further comprising the steps of:

storing by the central system (i) customer identification means, (ii) a plurality of customer bank account data, and (iii) wireless device notification means.

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26. (previously presented) The method as in claim 25, further comprising the steps of:

using a personal number that is a combination of wireless device telephone number and a personal identification number as the customer identification means that is entered into the wireless device.

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27. (previously presented) The method as the central system in claim 24, further comprising the steps of:

storing in the central system, the merchant identification that identify the merchant to a payment authorization network and merchant computer system notification means.

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28. (previously presented) The method as in claim 24, where the restaurant bill, further comprising the steps of:

including in the service code in addition to the merchant number identification, a table number and a server number.

29. (previously presented) The method as in claim 28, further comprising the steps of:

receiving the payment approval notification from the central system into the merchant system including the table number and the server number, displaying payment status data on a display terminal interfaced to the merchant system, that includes, a date, a time, a transaction reference, the table number, the server number, the amount, tip, and the payment status.

30. (currently amended) A privacy payment system for restaurant merchants, that protects customer bankcard data from a merchant system, comprising:

(a) a customer wireless device means for origination of a payment request for payment of a bill to a restaurant merchant, the bill has a service code that includes a merchant number identification to a central system, that is separate from the merchant system, the wireless device having means for reading the service code and for sending to the central system;

(b) the central system processing means for processing the payment request with pre-stored customer data and merchant data using an existing payment authorization network and forwards the payment approval notification to the merchant system, wherein the central system processing ~~[[originating]]~~ the payment request, the privacy payment system maintains privacy of customer bankcard data from the merchant system.

31. (previously presented) The privacy payment system as in claim 30, further comprising:

the payment request bill identifies a payment amount and the service code as printed on the bill, from the merchant system, and presented to the customer at the

5 merchant's premises includes a table number and a server number.

32. (previously presented) The privacy payment system as in claim 30, comprising:

the central system sends the payment approval notification to the customer on the wireless device, contemporaneously to the payment approval notification to the

10 merchant system.